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Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/025,794
(Use as many sheets as necessary)				Filing Date	12/26/2001
				First Named Inventor	Jeff S. Eder
				Art Unit	3693
				Examiner Name	Richard Weisberger
Sheet		of		Attorney Docket Number	AR - 28

NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		AUTHERS, JOHN, "Is it back to the Fifties?", www.ft.com, March 24, 2009, pages 1 - 4, Financial Times, U.K.
		STIGLITZ, JOSEPH, "Prize Lecture: information and the change in the paradigm in economics", December 8, 2001, pages 472 - 540, The Nobel Foundation, Sweden
		FOUNDATION, THE NOBEL, Press Release, October 10, 2001, pages 1 - 3, The Nobel Foundation Sweden
		DOUGLAS, NIALL, "In the light of current evidence, critically examine the efficient market hypothesis", April 10, 2007, pages 1 - 7, St. Andrews University, Scotland
		SOMOYE, RUSSELL; AKINTOYE, ISHOLA; OSENI, JIMOH; "Asset pricing in an informational inefficient market", December, 2008, Pages 7 - 15, European Journal of Economics, Finance and Administrative Science, Eurojournals, Cyprus
		BEECHY, MERIDETH; GRUEN, DAVID; VICKERY, JAMES, "The efficient market hypothesis: a survey", January, 2000, pages 1 - 30, Reserve Bank of Australia, Australia
		LUEHRMAN, TIMOTHY, "What's it worth", May-June 1997, pages 132 - 142, Harvard Business Review, U.S.A.
		DAMODARAN, ASWATH, "The adjusted present value approach", December 4, 2003, pages 1 - 4, Stern School of Business, N.Y.U., U.S.A.
		FERNANDEZ, PABLO, "Valuing companies by cash flow discounting", October 16, 2008, pages 1 - 19, University of Navarra, Spain
		RIGDON, ED, "Not positive definite matrices, causes and cures", Georgia State University web site, pages 1 - 6, June 11, 1997, USA

Examiner Signature		Date Considered	
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